

Stryker Benefits Summary

Stryker is pleased to provide you with this summary plan description (“SPD” or “Benefits Summary”) describing the healthcare, welfare and retirement benefits available to eligible Stryker employees as of January 1, 2017.

When the unexpected occurs—a serious illness, a long absence from work, even death—we count on Stryker-sponsored healthcare and welfare benefits for financial protection. In addition, Stryker Corporation sponsors the Stryker Corporation 401(k) Savings and Retirement Plan so that you and other employees of Stryker and its participating subsidiaries (all referred to in this Summary as the “Company”) may save for retirement on a “before-tax” basis. The benefits provided under the 401(k) Plan are in addition to Social Security.

To get the maximum value from your benefit plans, you need to understand how they work: what’s covered, what’s not, who is eligible and when. This Stryker Benefits Summary provides information about the plan provisions and guidelines governing your healthcare, welfare and retirement benefits.

The information presented in the Benefits Summary makes it easy to understand your benefits. Consider this handbook, which is available in print and online at <http://www.totalrewards.stryker.com/spd>, your first resource whenever you have a question about what is covered, how to file claims or your rights as a plan participant. The benefits described are summaries of the official plan documents and contracts, which govern the plans. They are written in plain language to help you understand how the plans work.

When you have questions that are not answered here, please refer to the section called *Contacts*. The information provided in the *Contacts* section includes toll-free phone numbers and web site addresses for Stryker’s claims administrators and insurance carriers. Please contact the claim administrators or insurance carriers first when you have questions about coverage or claim status. As always, your Benefits representative is also available to assist you with complex questions or situations that require special handling.

For More Information

Administrative details and procedures for Stryker’s healthcare and welfare plans can be found in the *Your Rights and Responsibilities* section.

(Administrative information about the 401(k) Savings and Retirement Plan is included within the *401(k) Retirement Plan* section.) See *Contacts* for phone numbers and web addresses you can use for answers to your questions.

If you have questions about the information in this Benefits Summary, you can also contact your Benefits representative.

Table of Contents

Stryker Benefits Summary i
 About this Summary 1
Healthcare Benefits 3
 Participating in Healthcare Benefits 5
 Eligibility 5
 Ongoing Eligibility 6
 Dependents 6
 Enrollment 8
 Making Changes 8
 HIPAA Special Enrollment Rights . 10
 Life Event Guide—Healthcare 11
 Your Cost for Healthcare Benefits 14
 Tobacco Surcharge 14
 Non-Grandfathered Status 15
 When Coverage Begins 15
 When Coverage Ends 15
 COBRA: Continuing Healthcare Coverage 16
 Continuing Healthcare Coverage upon Military Leave 19
 If You Have Other Coverage 20
 Medical Benefits 20
 Dental Benefits 23
 Medical Benefits 25
 Stryker’s Medical Options 25
 How the UnitedHealthcare Plans Work 26
 Your Choices for Receiving Care ... 26
 Participating Providers 26
 UnitedHealth PremiumSM Program .. 27
 Eligible Expenses 27
 Your Deductible 29
 Your Share in the Cost of Covered Services 30
 Your Out-of-Pocket Maximum 30
 Your Medical Benefits 31
 Benefit Maximums 33
 Emergency Room Care 33
 Special Services and Procedures 34
 UHC Health Advantage Program ... 34
 Notification Requirements for the UnitedHealthcare Plans 34
 Special Note: Mental Health and Substance-Related and Addictive Disorder Services 35
 Second Surgical Opinions 36
 Resources to Help You Stay Healthy.. 36
 Consumer Solutions and Self-Service Tools 37
 Condition Management Services 38
 Covered Medical Expenses 40
 Maternity Benefits 46
 Benefits for Outpatient Rehabilitation Services 47
 Preventive Care Benefits 48
 Cancer Resource Center (CRS) 49
 Cancer Support Program 50
 Clinical Trials 50
 Home Healthcare 50
 Skilled Nursing Facility/ Inpatient Rehabilitation Facility Services 51
 Mental Health, Substance-Related and Addictive Disorder and Neurobiological Disorder Services . 51
 Organ Transplant Benefits 52
 Durable Medical Equipment (DME) 53
 Gender Dysphoria 54
 Hearing Aids 55
 Infertility Services and Reproductive Resource Services (RRS) Program . 56
 Prosthetic Devices 57
 Obesity Surgery 57
 Hyperhidrosis Treatment 57
 Specialty Pharmacy 57
 Expenses Not Covered 58
 How to Obtain Medical Benefits 62
 How to Reach UnitedHealthcare 62
 Medical Plan Definitions 62
Prescription Drug Benefits 69
 How Prescription Drug Benefits Work 69
 How Prescription Drug Coverage Works with the PPO Plans 69
 How Prescription Drug Coverage Works with the Basic and Premium HSA Plans 70
 Expenses Covered at 100% under All UHC Plans 71
 Covered Expenses for All UHC Plans 71

Expenses Not Covered under All UHC Plans.....	71	Other Information	100
How to Obtain Prescription Drug Benefits	72	California	100
Medical and Rx Claims Procedures	75	Healthcare Benefits.....	100
Medical and Rx Benefits.....	75	Eligibility	101
Required Information.....	75	Ongoing Eligibility	101
Payment of Benefits.....	76	Other Information	103
Submitting Medical or Rx Benefit Claims	76	Hawaii.....	104
Initial Claim Determinations.....	77	Healthcare Benefits.....	104
If Your Claim Is Denied	78	Eligibility	104
Review of Denied Claims: What to Do First	78	Ongoing Eligibility	105
How to Appeal a Claim Decision	79	Other Information	107
Appeal Process.....	80	Cary, Illinois Health Center	107
Vision Benefits.....	85	International Plan	108
How Vision Benefits Work.....	85	Healthcare Benefits.....	109
When You Use Participating EyeMed Providers	85	Other Information	111
If You Use Non-Participating Providers	86	Flexible Spending Accounts	113
Benefit Frequency	86	How FSAs Work.....	113
Expenses Not Covered.....	86	Enrolling in an FSA	114
How to Obtain Vision Benefits.....	87	Life Event Guide – FSA	115
Time Frames for Processing Out-of-Network Claims	87	The Importance of Estimating Carefully	117
Time Frames for Responding to Appealed Claims	87	When FSA Participation Ends	117
Member Grievance Procedure	88	Healthcare Flexible Spending Account (HCFSAs).....	117
How to Reach EyeMed.....	88	How Much You Can Contribute... ..	117
Dental Benefits	89	Eligible Expenses.....	118
How Dental Benefits Work.....	89	Expenses Not Covered.....	118
Schedule of Benefits	90	Failure to Cash Reimbursement Checks.....	119
Covered Dental Expenses	90	Qualified Reservist Distribution	119
Expenses Not Covered.....	91	HCFSAs Claim Procedures	119
How to Obtain Dental Benefits.....	92	Day Care (Child and Adult) Flexible Spending Account (DCFSAs)	123
How Payment Is Made.....	92	How Much You Can Contribute... ..	123
Claims Determinations.....	93	Eligible Expenses.....	123
How to Reach Delta Dental	95	Expenses Not Covered.....	124
Dental Plan Definitions.....	95	Failure to Cash Reimbursement Checks.....	124
Location-Based Provisions	97	The Federal Tax Credit	124
Alabama	97	How to Obtain DCFSAs Benefits... ..	125
Healthcare Benefits.....	97	Health Savings Account.....	129
Eligibility	97	Health Savings Account (HSA) Participation	129
Ongoing Eligibility	98	Eligibility	130
		Enrolling in an HSA.....	130
		When Contributions Begin	131

When HSA Contributions Stop.....	131	Excise Tax on Certain Early	
How HSAs Work	131	Distributions.....	154
HSA Contributions.....	131	Election to Receive Distribution of	
Eligible Expenses.....	132	Stryker Stock.....	154
HSA Withdrawals	135	Loans and Withdrawals.....	155
Investment Options	136	Hardship Loans	155
Additional Information About the		Hardship Withdrawals	156
HSA.....	136	Withdrawals After Age 59-1/2.....	157
Life and AD&D Insurance Coverage.....	137	Rollover Account Withdrawals.....	157
Coverage at a Glance	138	Other Important Plan Information	157
Disability Coverage.....	139	Top-Heavy Status of the Plan	157
Coverage at a Glance	140	Distributions Under Qualified	
401(k) Retirement Plan.....	143	Domestic Relations Orders	157
401(k) Plan (Sales Reps)	145	Benefits Are Not Insured	157
Overview of the Plan	145	Claims and Appeals	157
Your Accounts	145	Termination or Amendment of the	
Your Benefits	145	Plan	158
Tax Deferral	145	Your Rights as a Participant	158
Contacting Vanguard	145	Additional Information	159
Eligibility	146	Special Provisions Applicable to	
Contributions to the Plan	146	eTrauma Participants	160
Pay Deferral Contributions	146	Special Provision Applicable to	
Catch-Up Contributions.....	147	PlasmaSol Participants.....	160
Company Matching Contributions	147	Special Provision Applicable to Porex	
Compensation	148	Surgical, Inc. Participants	160
Rollovers.....	148	Special Provision Applicable to Boston	
Vesting	149	Scientific Corporation Participants...	161
Vested Interest in Your Accounts.	149	Special Provision Applicable to Gaymar	
Forfeitures.....	149	Industries, Inc. Participants.....	161
Vesting Rules Upon Reemployment		Special Provisions Applicable to	
.....	149	Divested Biotech Participants	161
Vesting Breaks in Service.....	150	Acquisitions After September 30, 2012	
Plan Investments	150	161
Investment of Your Accounts	150	401(k) Plan (Non-Sales Rep Employees)...	163
Valuation and Adjustment of Your		Overview of the Plan	163
Accounts	150	Your Accounts	163
Distributions from the Plan.....	151	Your Benefits	163
When Benefits Are Distributed....	151	Tax Deferral	163
Severance from Employment for a		Contacting Vanguard	163
Reason Other than Death	151	Eligibility	164
Forms of Distribution of Benefits.	151	Contributions to the Plan	164
Distribution of Benefits upon Death		Company Discretionary Contributions	
.....	152	164
Income Tax Withholding/Direct		Pay Deferral Contributions	165
Rollovers.....	153	Catch-Up Contributions.....	166
		Company Matching Contributions	166

Compensation	166	Special Provision Applicable to Porex Surgical, Inc. Participants	178
Rollovers	167	Special Provision Applicable to Boston Scientific Corporation Participants ...	178
Vesting	167	Special Provision Applicable to Gaymar Industries, Inc. Participants.....	178
Vested Interest in Your Accounts.	167	Special Provisions Applicable to Divested Biotech Participants	179
Forfeitures	168	Acquisitions After September 30, 2012	179
Vesting Rules Upon Reemployment	168	Additional Benefits.....	181
Vesting Breaks in Service.....	168	Adoption Assistance Plan	181
Plan Investments	169	How Adoption Assistance Benefits Work	181
Investment of Your Accounts	169	Expenses Not Covered.....	182
Valuation and Adjustment of Your Accounts	169	How to Obtain Adoption Assistance Benefits	182
Distributions from the Plan.....	169	Employee Assistance Program (LifeWorks).....	182
When Benefits Are Distributed....	169	Your Rights and Responsibilities	183
Severance from Employment for a Reason Other than Death	170	The Family and Medical Leave Act..	183
Forms of Distribution of Benefits.	170	Qualified Medical Child Support Orders	184
Distribution of Benefits upon Death	170	Patient Protection Notices.....	185
Beneficiary	171	Time Limits for Claims Filings.....	185
Income Tax Withholding/Direct Rollovers	171	Subrogation and Reimbursement.....	185
Excise Tax on Certain Early Distributions.....	172	Assignment of Benefits.....	188
Election to Receive Distribution of Stryker Stock.....	172	Payment of Benefits	188
Loans and Withdrawals.....	172	Overpayment and Underpayment of Benefits	188
Hardship Loans	172	Medicare Crossover Program	189
Hardship Withdrawals	174	Other Information	189
Withdrawals After Age 59-1/2.....	174	Your Rights under ERISA	191
Rollover Account Withdrawals.....	174	Contacts	193
Other Important Plan Information	174		
Top-Heavy Status of the Plan	175		
Distributions Under Qualified Domestic Relations Orders	175		
Benefits Are Not Insured	175		
Claims and Appeals	175		
Termination or Amendment of the Plan	176		
Your Rights as a Participant	176		
Additional Information	177		
Special Provisions Applicable to eTrauma Participants	177		
Special Provision Applicable to PlasmaSol Participants.....	178		

